

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Shirley J Makinney
Blair Makinney
Debtor(s)

Case No. 16 B 02651

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2016.
- 2) The plan was confirmed on 08/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/20/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/09/2017, 07/31/2018.
- 5) The case was Dismissed on 09/11/2018.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,672.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$42,672.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,523.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,822.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,345.94**

Attorney fees paid and disclosed by debtor: \$810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	0.00	126.93	126.93	12.86	0.00
Arlington Heights Currency Exchange	Unsecured	2,366.00	NA	NA	0.00	0.00
Asset Acceptance LLC	Unsecured	5,228.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	2,141.00	2,071.48	2,071.48	209.86	0.00
Becket & Lee	Unsecured	0.00	727.20	727.20	73.67	0.00
Becket & Lee	Unsecured	19,557.00	18,849.82	18,849.82	1,909.64	0.00
Becket & Lee	Unsecured	1,649.00	1,599.66	1,599.66	162.06	0.00
Bk Of Amer	Unsecured	6,439.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	297.00	297.68	297.68	30.16	0.00
Cavalry SPV I LLC	Unsecured	2,876.00	2,875.58	2,875.58	291.32	0.00
CCrServices City of Oak Lawn	Unsecured	100.00	NA	NA	0.00	0.00
Chase Bp Prvt Lbl	Unsecured	867.00	NA	NA	0.00	0.00
Cheswold (Ophrys) LLC	Unsecured	0.00	28,946.78	28,946.78	0.00	0.00
Citizens Bank	Unsecured	0.00	NA	NA	0.00	0.00
Creditors Discount & Audit Company	Unsecured	377.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	278.00	NA	NA	0.00	0.00
ffcc-Columbus Inc	Unsecured	0.00	NA	NA	0.00	0.00
FirstMerit Bank NA	Unsecured	0.00	19,289.07	19,289.07	1,954.14	0.00
Gecrb/Lowes	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	62.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	2,776.73	2,776.73	2,776.73	0.00
Illinois Dept of Revenue 0414	Priority	0.00	1,523.58	1,523.58	1,523.58	0.00
Illinois Dept of Revenue 0414	Unsecured	14,690.49	0.00	0.00	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	1,112.96	1,112.96	112.75	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	1,227.62	1,227.62	124.37	0.00
Internal Revenue Service	Priority	0.00	10,738.86	10,738.86	10,738.86	0.00
Internal Revenue Service	Unsecured	0.00	17,894.53	17,894.53	1,812.86	0.00
Internal Revenue Service	Unsecured	NA	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	364.32	364.32	36.91	0.00
MCYDSNB	Unsecured	1,173.00	NA	NA	0.00	0.00
Med Busi Bur	Unsecured	76.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
New Arlington Heights Currency Exchang	Unsecured	0.00	3,314.04	3,314.04	335.74	0.00
Portfolio Recovery Associates	Unsecured	1,817.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,096.00	3,096.09	3,096.09	313.66	0.00
Portfolio Recovery Associates	Unsecured	482.00	482.48	482.48	48.88	0.00
SST Inc	Unsecured	8,043.00	8,042.93	8,042.93	0.00	0.00
Starr and Rowells	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	283,994.00	290,677.88	290,677.88	0.00	0.00
Wells Fargo Bank	Secured	14,858.01	14,858.01	14,858.01	14,858.01	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$290,677.88	\$0.00	\$0.00
Mortgage Arrearage	\$14,858.01	\$14,858.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$305,535.89	\$14,858.01	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,039.17	\$15,039.17	\$0.00
TOTAL PRIORITY:	\$15,039.17	\$15,039.17	\$0.00
GENERAL UNSECURED PAYMENTS:	\$110,319.17	\$7,428.88	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,345.94</u>
Disbursements to Creditors	<u>\$37,326.06</u>
TOTAL DISBURSEMENTS :	<u>\$42,672.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/25/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.